

FIG. 1

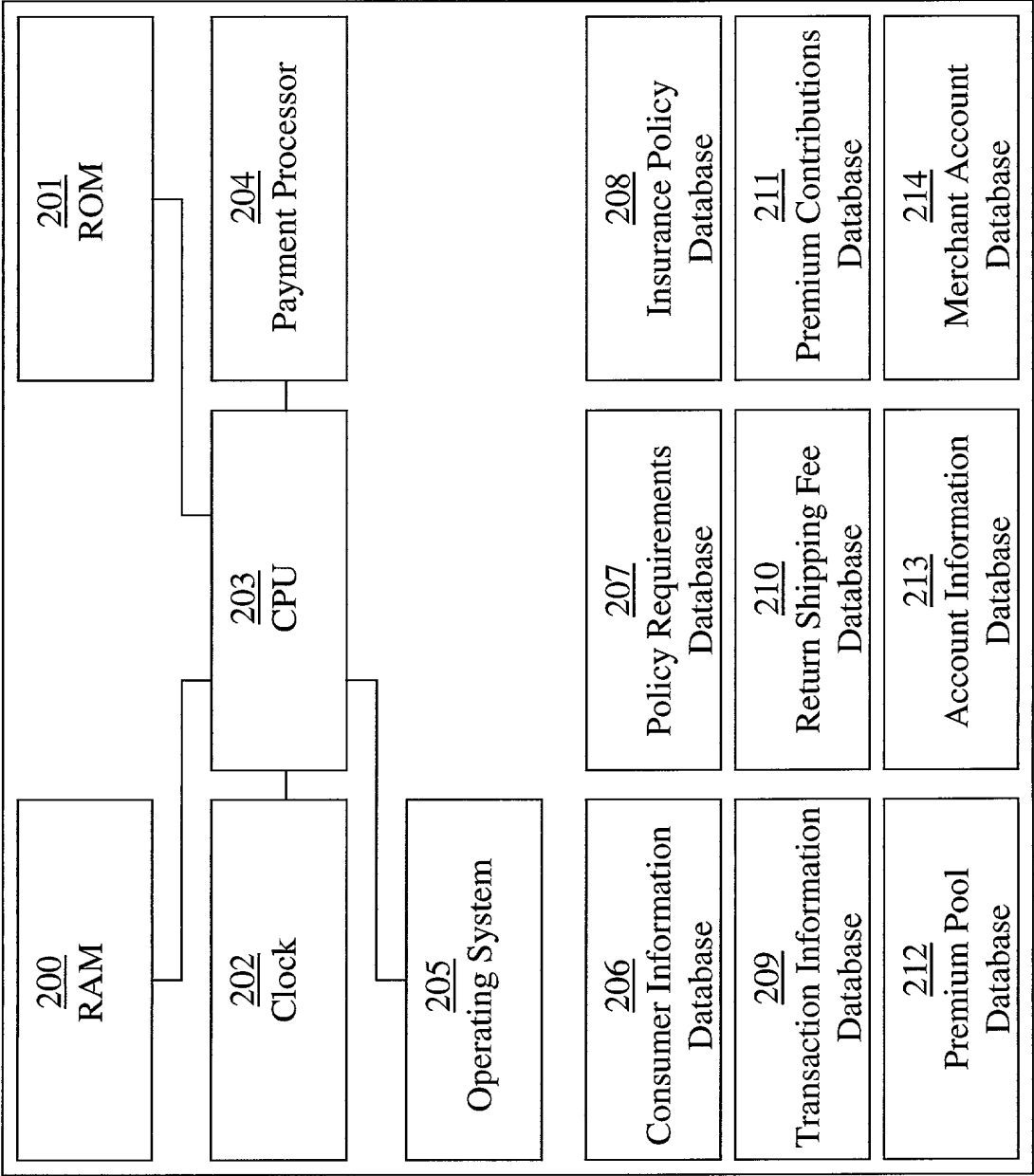


FIG. 2

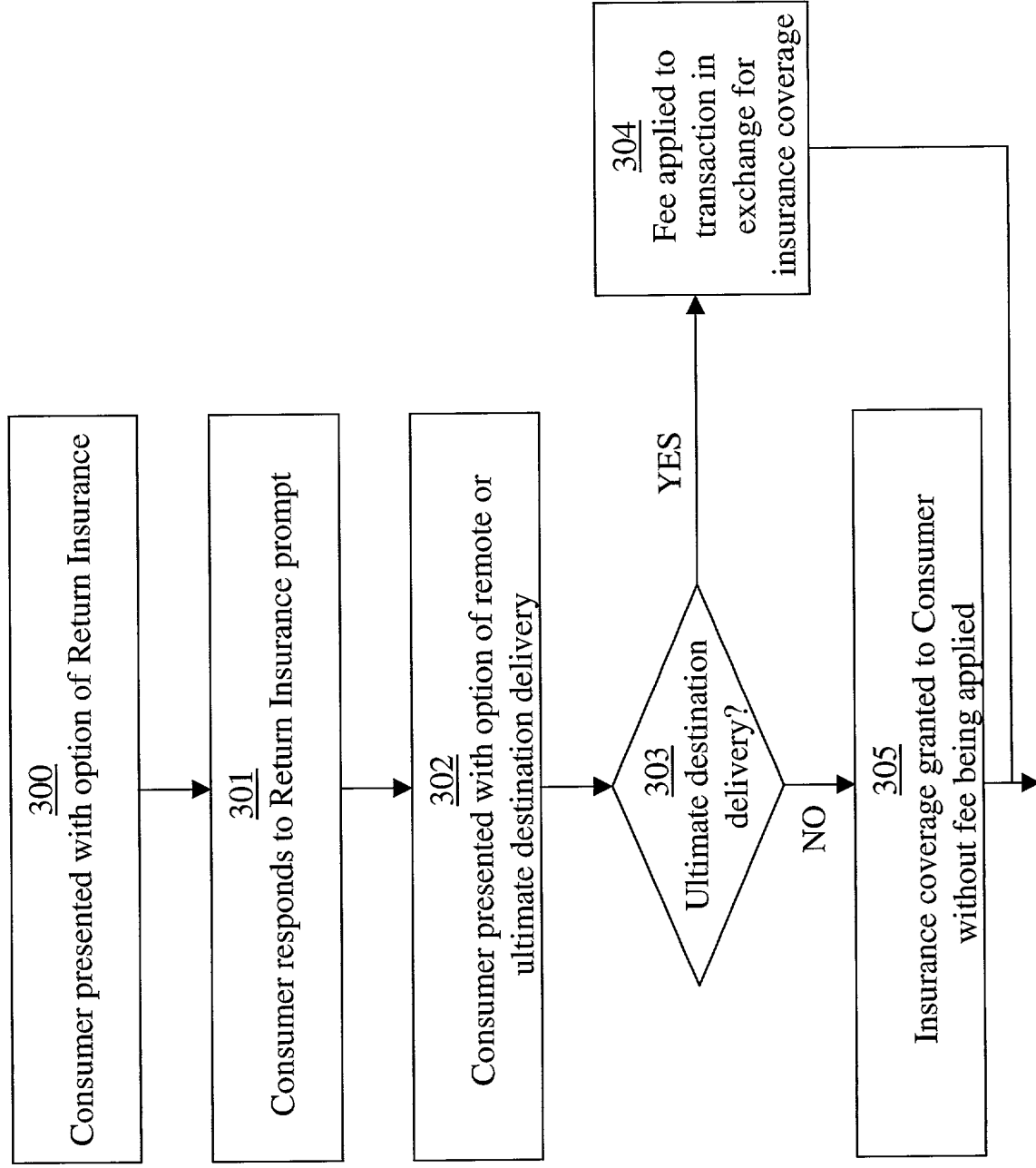


FIG. 3

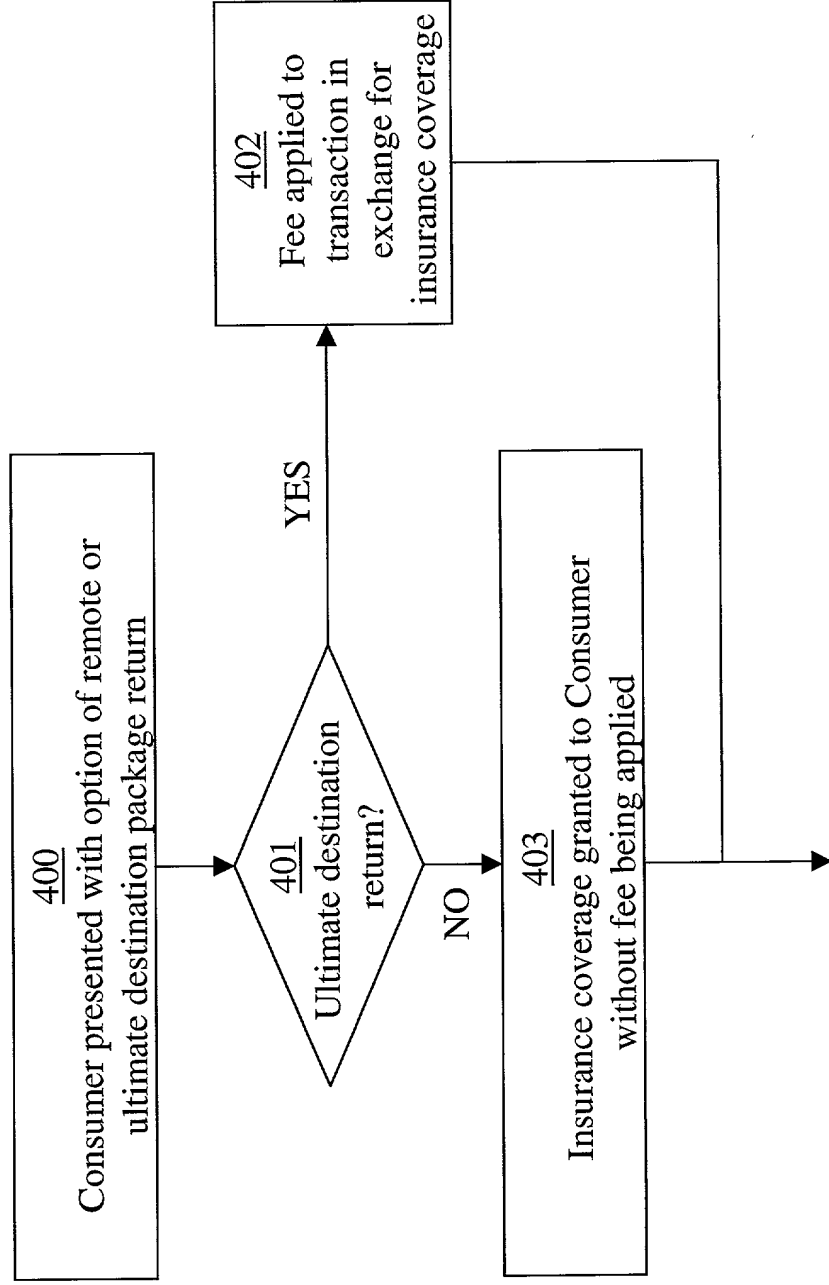


FIG. 4

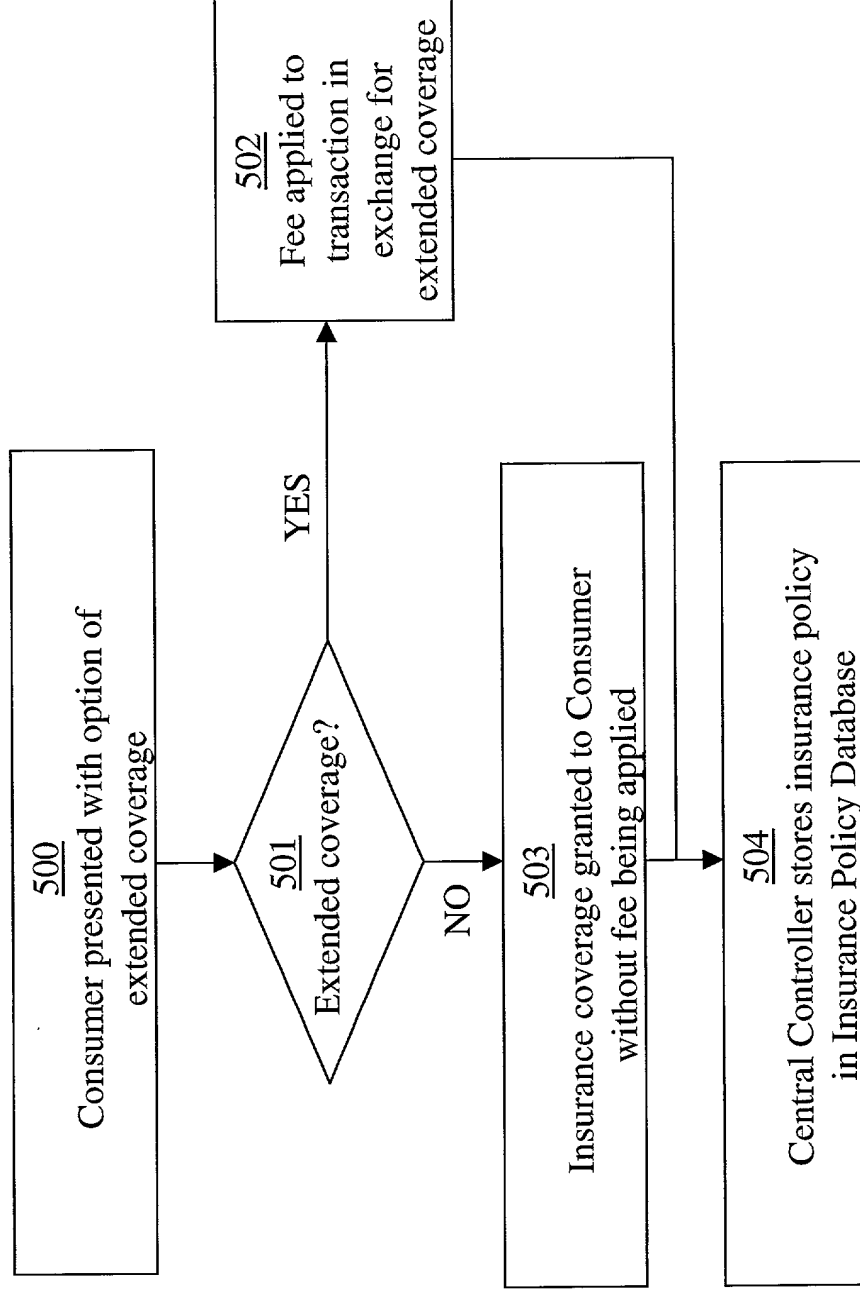


FIG. 5

Contributors to the Premium Pool

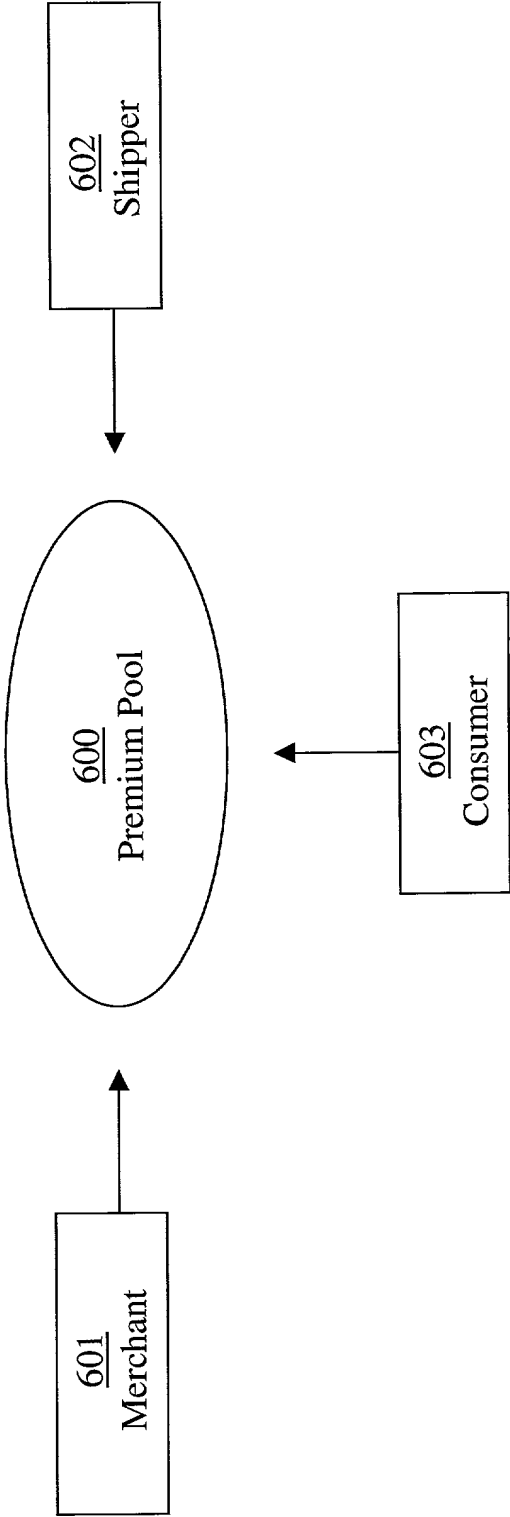


FIG. 6

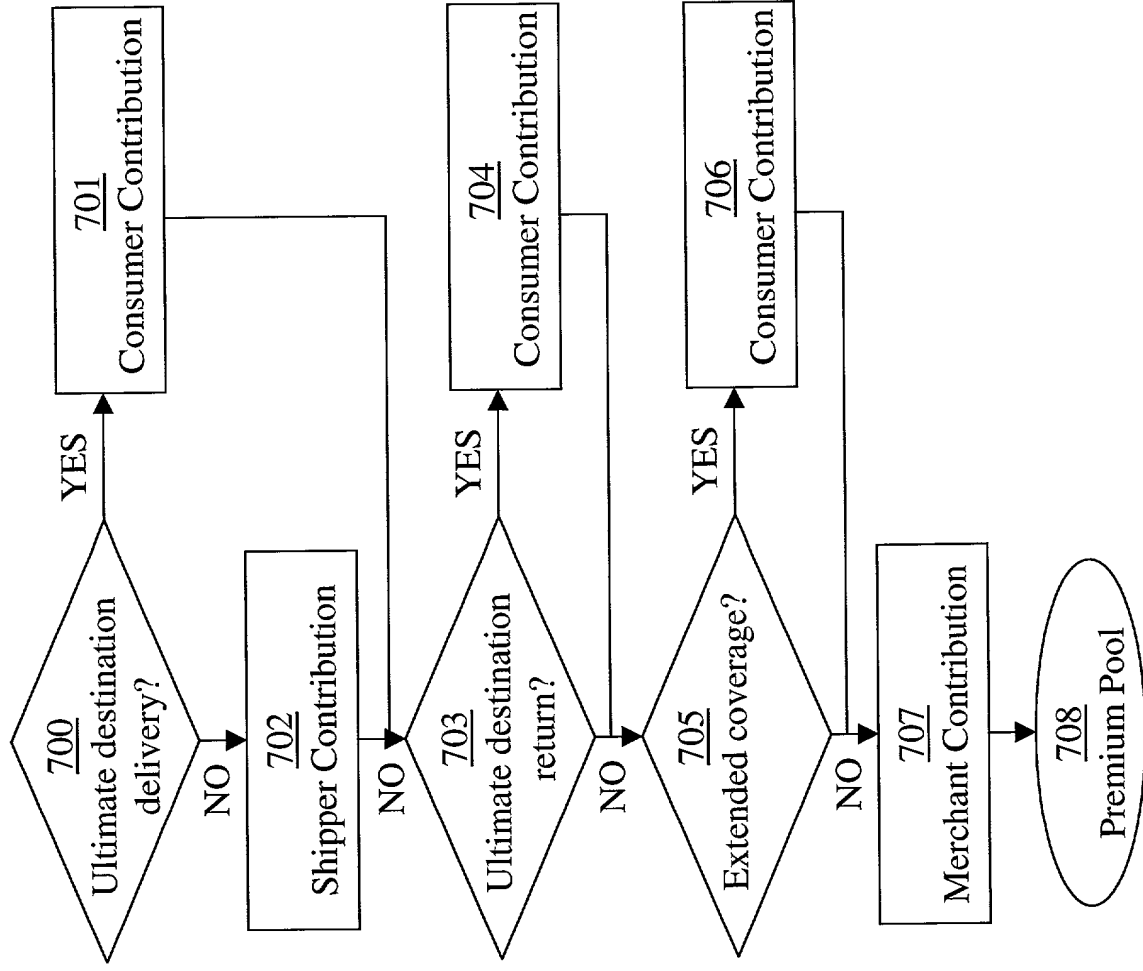


FIG. 7

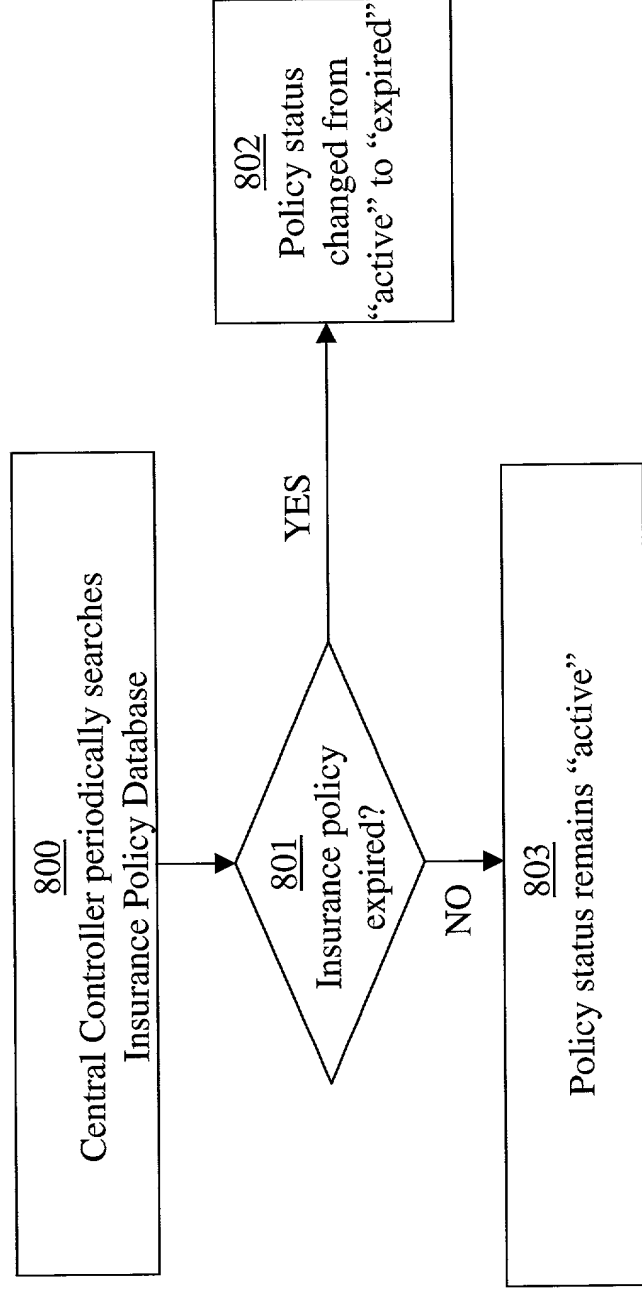


FIG. 8

eg. credit or Card Number Identification or Passkey Number

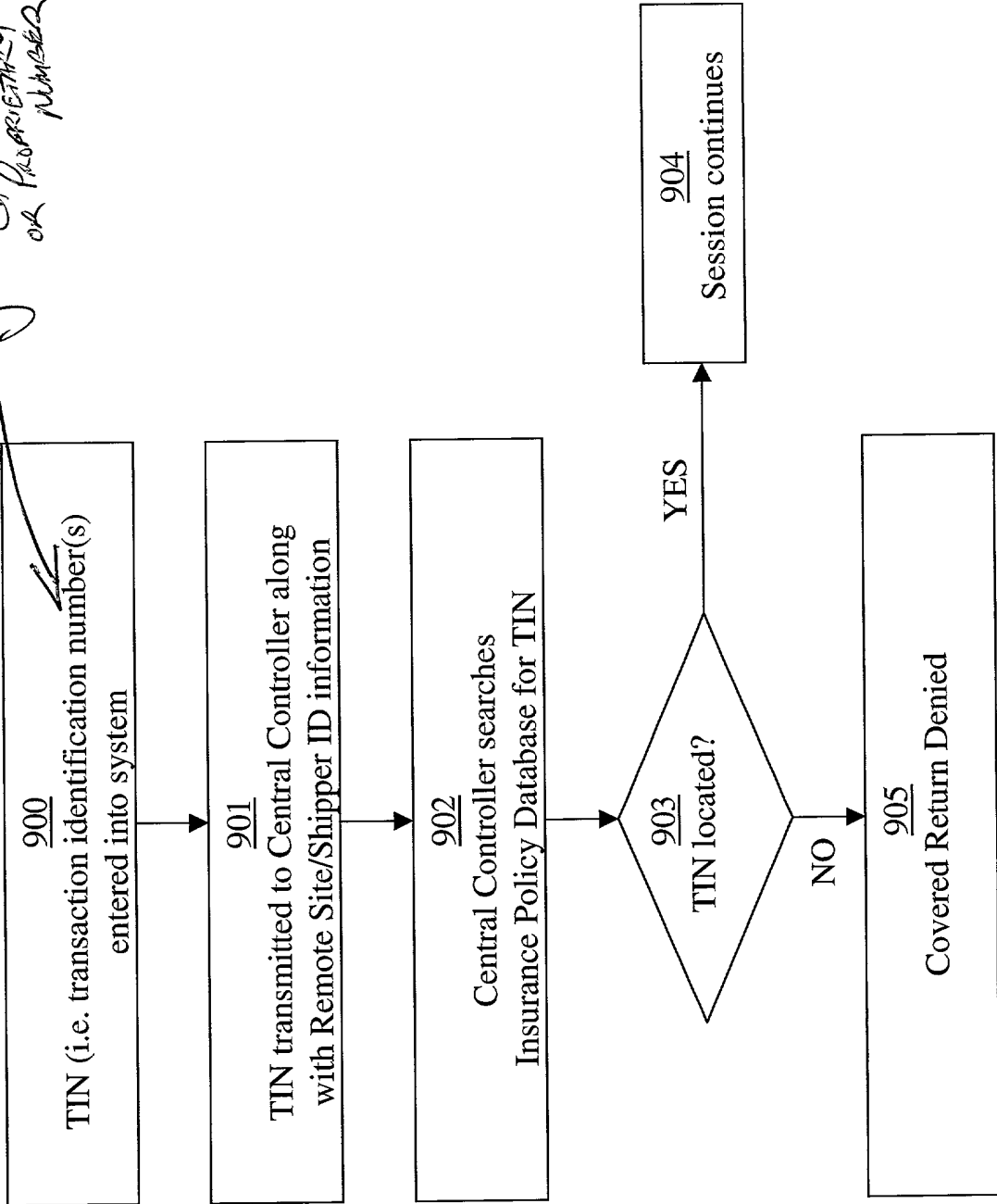


FIG. 9

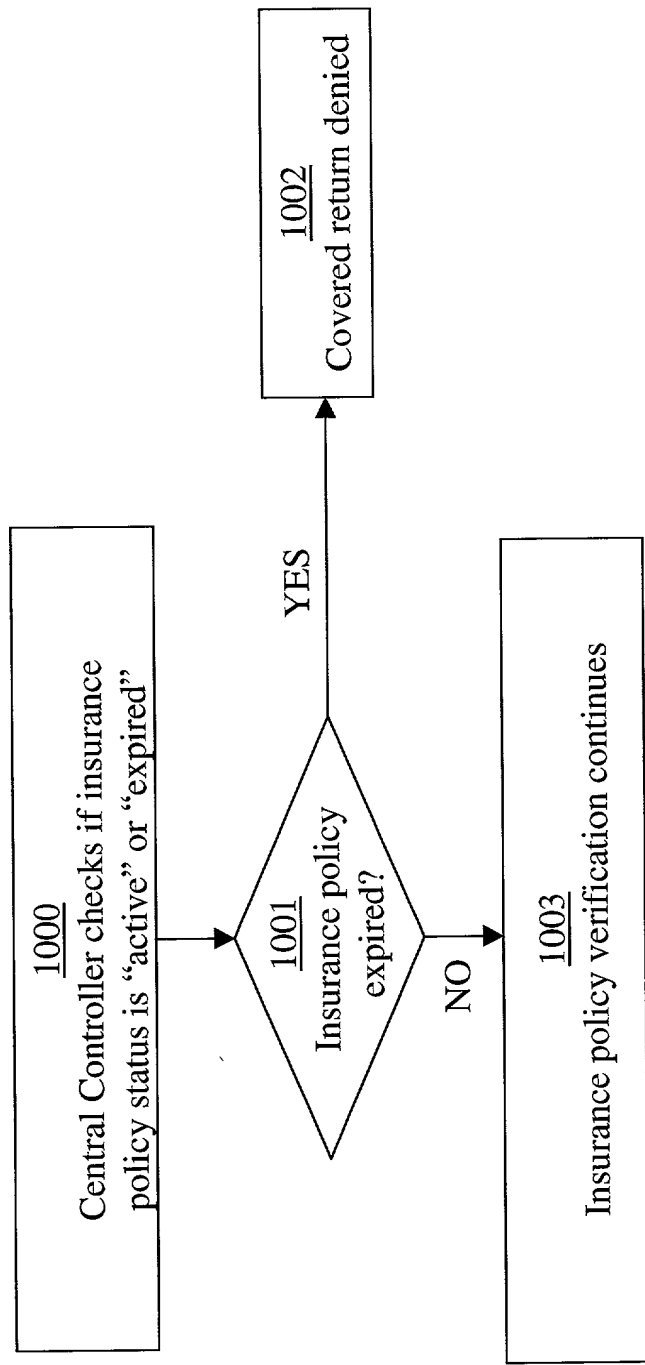


FIG. 10

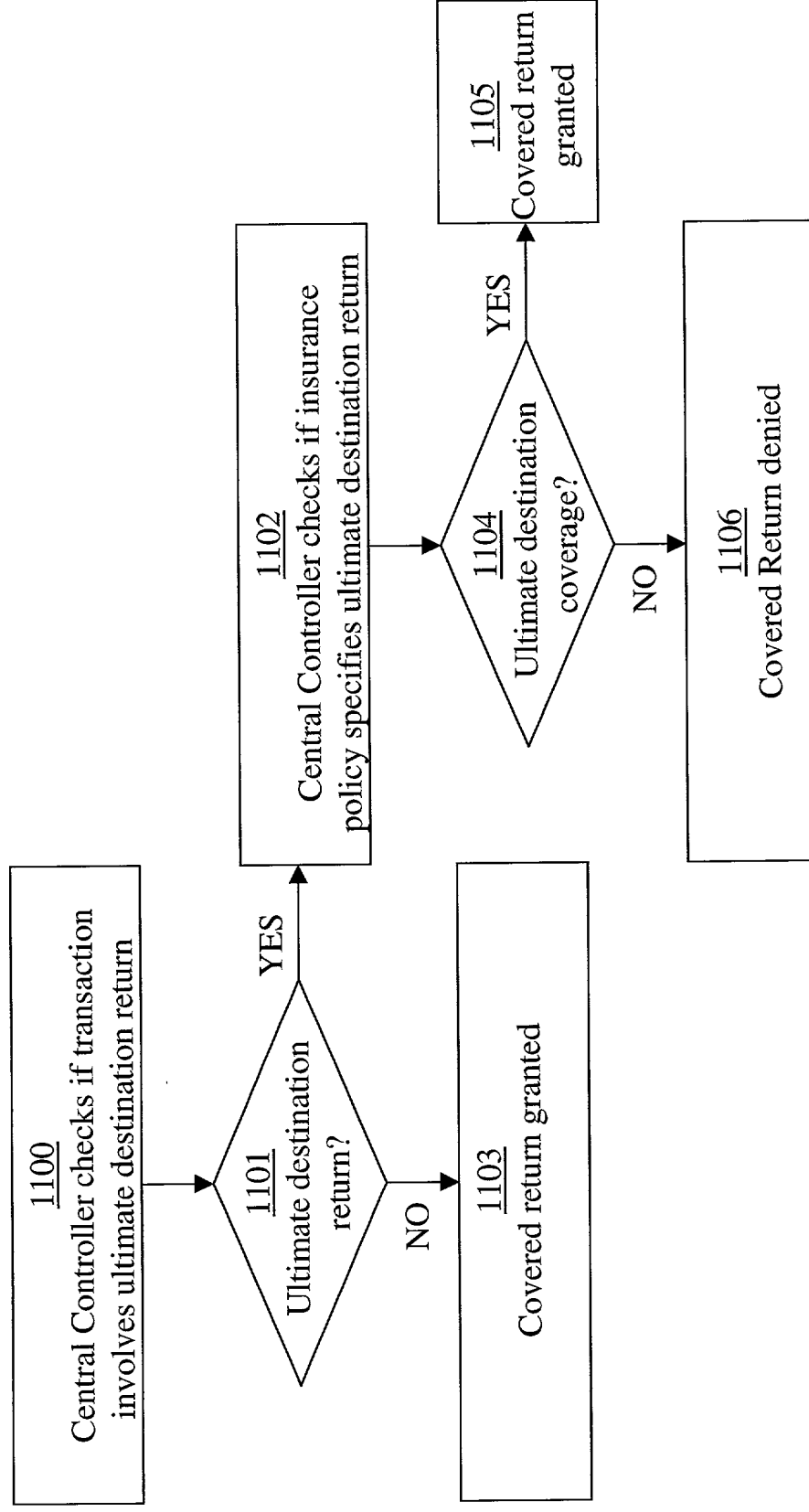


FIG. 11

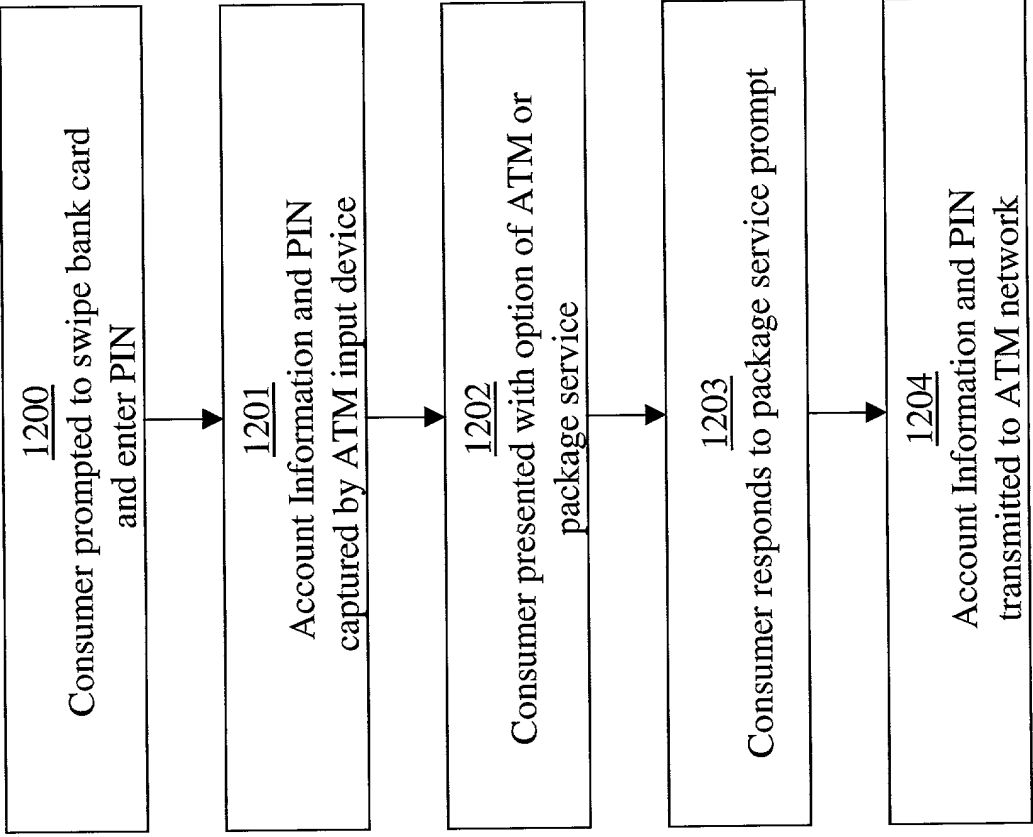


FIG. 12

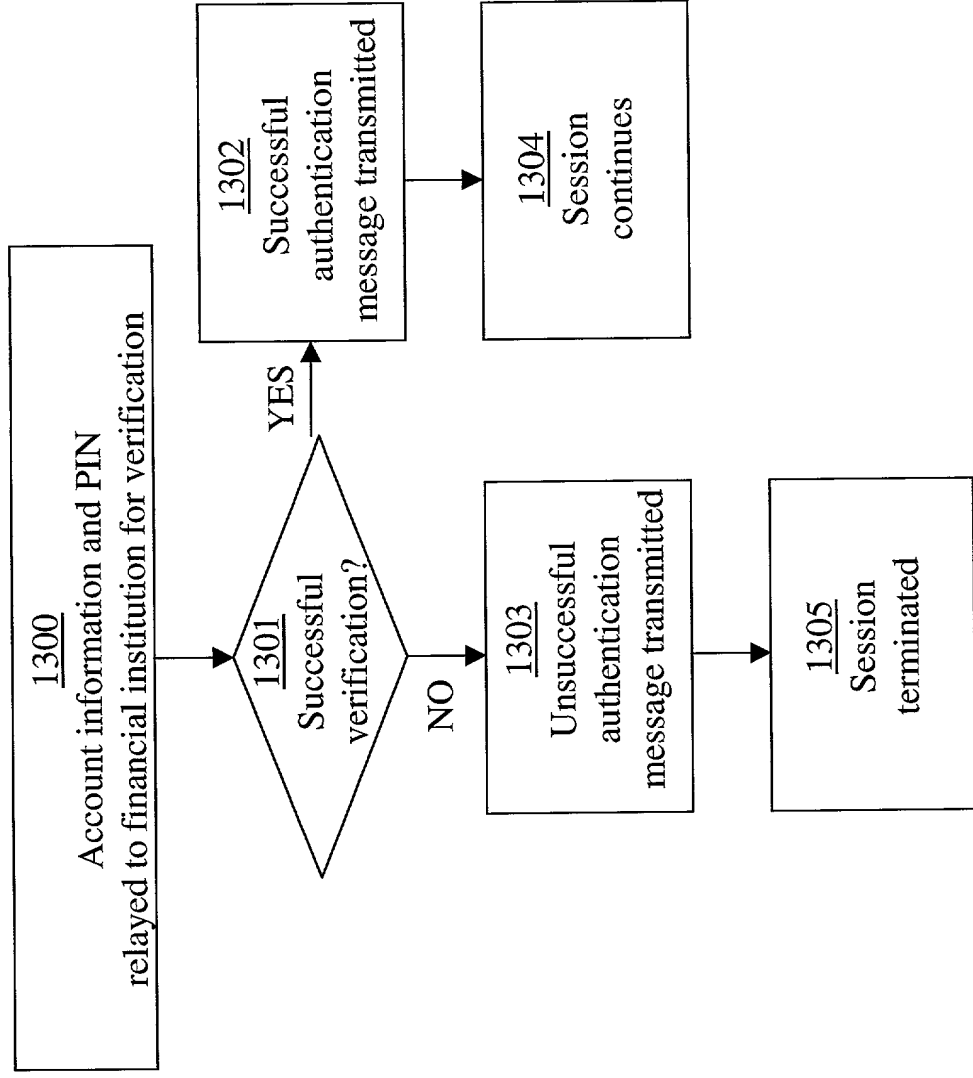


FIG. 13